

Information to identify the case:

Debtor 1	<u>Gordon W Williams</u>	Social Security number or ITIN	xxx-xx-8386
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Octavia C Williams</u>	Social Security number or ITIN	xxx-xx-2369
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-24629-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gordon W Williams
aka Gordon Wesley Williams, dba G & O
Trucking Limited Liability Co.

Octavia C Williams

2/5/25

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gordon W Williams
Octavia C Williams
Debtors

Case No. 19-24629-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 05, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Gordon W Williams, Octavia C Williams, 46 Temple Place, Irvington, NJ 07111-2911
518376021	+ Ctech Coll, Attn: Bankruptcy Department, 5505 Nesconset Hwy, Suite 200, Mount Sinai, NY 11766-2026
518376022	+ Independent Recovery Resources, Attn: Bankruptcy, 24 Railroad Ave, Patchogue, NY 11772-3518
520183320	+ Nationstar Mortgage LLC, Att: Roger Fay, Esquire, ALBERTELLI LAW, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 05 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 05 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Feb 06 2025 01:32:00	CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Feb 05 2025 20:46:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/Text: RASEBN@raslg.com	Feb 05 2025 20:46:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: RASEBN@raslg.com	Feb 05 2025 20:46:00	Nationstar Mortgage LLC dba Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518376019	+ Email/Text: caineweiner@ebn.phinsolutions.com	Feb 05 2025 20:46:34	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
518376020	+ EDI: CAPITALONE.COM	Feb 06 2025 01:32:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518394909	+ EDI: AISACG.COM	Feb 06 2025 01:32:00	Capital One Auto Finance, a, division of Capital One, N.A., AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
518386744	+ EDI: AISACG.COM	Feb 06 2025 01:32:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518392447	+ EDI: AIS.COM	Feb 06 2025 01:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518376017	+ EDI: IRS.COM	Feb 06 2025 01:32:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA

District/off: 0312-2

User: admin

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Date Rcvd: Feb 05, 2025

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Total Noticed: 27

518376018	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 05 2025 20:46:00	19101-7346 Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518452943	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 05 2025 20:46:00	NATIONSTAR MORTGAGE LLC DBA MR.COOPER, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9096
519705784	+ Email/Text: RASEBN@raslg.com	Feb 05 2025 20:46:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
518391538	+ Email/Text: RASEBN@raslg.com	Feb 05 2025 20:46:00	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
520528206	+ Email/Text: RASEBN@raslg.com	Feb 05 2025 20:46:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
518376023	+ Email/PDF: bankruptcy_prod@navient.com	Feb 05 2025 20:57:17	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518422733	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 05 2025 20:46:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
518416215	Email/PDF: bncnotices@becket-lee.com	Feb 05 2025 21:09:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518394911	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 05 2025 20:57:14	U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001
518503339	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 05 2025 20:57:14	US Department of HUD, 451 7th Street S. W., Washington, DC 20410-0001
518482780	+ EDI: AIS.COM	Feb 06 2025 01:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2025 at the address(es) listed

District/off: 0312-2

User: admin

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Date Rcvd: Feb 05, 2025

Form ID: 3180W

Total Noticed: 27

below:

Name	Email Address
Cory Francis Woerner	on behalf of Creditor Nationstar Mortgage LLC cwoerner@raslg.com
David G. Beslow	on behalf of Joint Debtor Octavia C Williams yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;cfinnerty@goldmanlaw.org;Beslow.DavidR64764@notify.b estcase.com;GoldmanBeslowLLC@jubileebk.net
David G. Beslow	on behalf of Debtor Gordon W Williams yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;cfinnerty@goldmanlaw.org;Beslow.DavidR64764@notify.b estcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor Nationstar Mortgage LLC kimwilson@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman	on behalf of Joint Debtor Octavia C Williams yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go ldmanBeslowLLC@jubileebk.net
Mark Goldman	on behalf of Debtor Gordon W Williams yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go ldmanBeslowLLC@jubileebk.net
Roger Fay	on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com
Shauna M Deluca	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper sdeluca@hasbanilight.com hllawpc@gmail.com
Shauna M Deluca	on behalf of Creditor Nationstar Mortgage LLC sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper smncina@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15